

From: Jose G Valdez

Subject: Truth in Lending

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Proposal: Regulation Z - Truth In Lending
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Comments:

@@@Re: Regulation Z - Truth in Lending

This correspondance is to transmit my thoughts regarding my percived problems.
It is my opinion that national regulations should be established so that the
consumers are protected.

1. I constantly receive unsolicited communications requesting that I transfer
my accounts to the new companies/banks. This is annoying.
2. It seems the due dates keep getting shorter and shorter.
3. Interest rates on unpaid or delinquent bills keep getting larger. and
larger.

Thank-you for your attention.

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User Agent: Mozilla/4.0 (compatible; MSIE 6.0;
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